

## **REMARKS**

Claims 1 – 6 and 10 – 18, and 35 – 37 are in the application. Claims 1 and 35 – 37 are currently amended; claims 7 – 9 and 19 – 34 have been canceled; claims 13, 18, 38, and 39 were previously presented; and claims 2 – 6, 10 – 12, and 14 – 17 remain unchanged from the original versions thereof.

This amendment under 37 CFR § 1.312, is filed before or with payment of the issue fee.

Applicant thanks the Examiner for the courtesy shown in a telephone interview with Randolph Calhoun on March 31, 2010. The Examiner kindly agreed that the claimed aspect of “transferring said monetary data from said first processing platform to said second processing platform” that was added to the claims by Examiner’s Amendment in the Detailed Action accompanying the Notice Of Allowance dated March 22, 2010, is a duplication of the “transferring said monetary data associated with said private label account from said first processing platform to said second processing platform for association with said dual card account in response to an activation of said dual card and said dual card account” of the same claim (See claim 1) Accordingly, the present claim amendments to claims 1 and 35 – 37 cancel duplicative claim language.

The Abstract will also be amended by entry of the current amendments.

The current amendments do not add any new subject matter and do change the scope of the claims.

Entry of the amendments, without delay, is respectfully requested.

If the Examiner believes that a telephone interview would be helpful, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972 - 5985.

Respectfully submitted,

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Date

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